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The Emperor's Message. The work of conciliation and social reform in the German Empire was initiated by the Message of His Majesty the Emperor William I to the Reichstag on the 17th of November 1881. This Message, as communicated by the Imperial Chancellor, Prince Bismarck, reads as follows:

We consider it Our Imperial duty to impress upon the Reichstag the necessity of furthering the welfare of the working people. We should review with increased satisfaction the manifold successes, with which The Lord has blessed Our reign, could We carry with Us to the grave the consciousness of having given Our country an additional and lasting assurance of internal peace, and the conviction that We have rendered the needy that assistance to which they are justly entitled. Our efforts in this direction are certain of the approval of all the federate Governments, and We confidently rely on the support of the Reichstag, without distinction of parties. In order to realize these views a Bill for the Insurance of Workmen against industrial Accidents will first of all be

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laid before you, after which a supplementary measure will be submitted providing for a general organization of industrial **Sick Relief Insurance**. But likewise those who are disabled in consequence of **Old Age or Invalidity** possess a well-founded claim to a more ample relief on the part of the State than they have hitherto enjoyed. To devise the fittest ways and means for making such provision, however difficult, is one of the highest obligations of every community based on the moral foundations of Christianity. A more intimate connection with the actual capabilities of the people, and a mode of turning these to account in **corporate associations**, under the patronage and with the aid of the State, will, We trust, develop a scheme to solve which the State alone would prove unequal.

Accordingly, the working-man, unfitted for work by sickness, accident, invalidity or old age, is to have a legal right to a due and just provision, in order not to be compelled to rely upon public charity. This end could only be attained by a system of general and compulsory insurance, based on mutuality and self-administration (see Table A).

The Sickness Insurance (Table B). The first of the socialpolitical enactments was the Sick Insurance Law of June 15, 1883, which regulated the reform of sick relief in its relation to the insurance against accidents. For these two branches of insurance supplement each other, and — quite unlike mere poor-law relief, which aims only at upholding the existence of the individual — are designed to provide relief in case of sickness or accident, and to compensate for lost wages during the time of disability to work. On the principles of previous legislation, which trusted chiefly to the good will of

interested parties, barely one half of those who needed it, were in a position to profit by this aid and relief.

Extent of the Insurance. This state of things necessarily led to the introduction of compulsory insurance, which in the first place was by law made obligatory to all Workmen employed in mines, quarries, factories or other industrial concerns and to managing Officials (with yearly salaries up to 2000 marks, whose circumstances therefore are nearly alike) in so far as such obligation might be found generally necessary and practicable. In the second place it was permitted to establish a statutory obligation of insurance on the part of the parish (township) for those groups of trades and callings — such as so-called home industrials (small masters and mechanics working at home) and agricultural laborers — where the above-mentioned necessity is entirely dependent on local circumstances.

The foundation and first condition of compulsory insurance is dependency on an employer, so that persons carrying on a business of their own are generally exempted. But the law concedes to all exempted workmen and officials, as well as to servants, the right to participate voluntarily in the benefits of the insurance.

The supplemental measure of April 10, 189 (taking effect on January 1, 1893) designed to bring the Sick Insurance Law into harmony with the other insurance laws (against Accidents, Invalidity and Old Age) which in the meantime had received the sanction of the Government, has widened still farther the range of insured persons. Thus, persons engaged in commercial firms, in the offices of attorneys, notaries, bailiffs, sick-clubs, trade associations and insurance institutions are made liable to the legal, and agricultural officials to the statutory obligation of insurance. All those exempted, however, whose yearly earnings do not exceed 2000 marks, may obtain the statutory privilege of insurance.

As regards the mode of carrying out the Insurance, the fundamental aim and object of the law is mutual insurance

based on self-administration. The insured are grouped in corporate associations whose members belong to the same trade or calling, where the risk of sickness is about alike. Such organization greatly facilitates self-administration, and while it exercises a healthy and moral influence on the members in their intercourse with one another, it makes "simulation" (malingering) more difficult and the indispensable control easier and more effectual.

Quite contrary to the Insurance against Accidents, the Sick Insurance is restricted to local organization, since here cases of less importance are continually occurring, in which relief, to be efficacious, must be prompt.

In consequence of this, the law, without interfering with existing institutions, has authorized, besides the voluntary sick-clubs, which every one is at liberty to join, the formation of the following obligatory sick-associations:

1. The Local Sick-Clubs established by parishes (townships) for branches of trade within their limits;
 2. The Industrial (Factory) Sick-Clubs erected by proprietors of larger factories;
 3. The Builders' Sick-Clubs, which contractors of buildings are bound to establish;
 4. The Guilds' Sick-Clubs founded according to the National German Trades Regulation Law;
 5. The Miners' Sick-Clubs formed in accordance with the mining laws of the several States of Germany;
- at last: The subsidiary Parish (Township) Sick Insurance, which strictly speaking is not a sick-association, but a local institution comprehending all those who are liable to insurance, but who belong neither to a voluntary nor to an obligatory sick-association.

Between all these organised associations, the right of changing one's membership in case of removal is recognised i. e. persons newly admitted have neither to wait a certain time until they can obtain the benefits warranted by the law, nor to pay an

entrance-fee. As the Guilds' and the Miners' Sick-Clubs are accessible only to certain callings; as the Builder's Sick-Clubs are available only for workmen in temporary employment, and as the independent sick-relief clubs rest on the voluntary principle, it follows that the law has its main bearing upon the local and the industrial (factory) Sick-Clubs, which embrace the majority of all the associations and persons insured.

The great purpose of the Insurance is to secure to the insured an ever certain and sufficient relief, in case of sickness, during at least 26 weeks (since January 1, 1904, formerly 13 weeks: novel of Mai 25, 1903).

The minimum relief to which all the insured have a legal claim (see Table *B, III*) includes:

1. Free medical attendance and medicines from the beginning of the illness, likewise spectacles, trusses, bandages, etc.
2. In case of incapacity for work, from the third day of the illness, for every working-day a sick-pay, amounting to one half the daily wages on which the contributions have been based;

or, in special cases:

free admittance to a hospital, together with half the sick-pay for the family.

Besides this assistance the obligatory insurance grants:

3. Burial money amounting to twenty times the average daily wages, and
4. Sick relief to women during six weeks after confinement.

The money value of this assistance is considered equal to the average daily wages upon which the calculation is based. The law, however, allows the double insurance of sick-pay up to the full amount of the average daily earnings of the insured. It also authorizes the sick-clubs to extend the assistance given even to relief for an entire year (instead of

26 weeks), and for women to 12 (instead of 6) weeks after confinement. The daily sick-pay may be raised from 50 to 75 per cent, and the burial money from 20 to 40 times the average daily wages. Sick allowance may also be paid for the first three days of the illness, as well as for Sundays and holidays; and finally the relief may be extended even to the other members of the family and to convalescents.

The contributions of the insured are limited by the law (independent clubs not included) in the Parish Sick Insurance to 1—2 per cent of the usual local daily wages of common laborers, and for the rest they must not exceed 3—4 per cent of the average daily wages of that class of workmen for whom the club has been formed. The law binds the employers, when depositing the contributions of their workmen, to pay themselves a sum equal to one half the contributions of the employed, so that two-thirds of the whole are furnished by the workmen, and one-third by their employers.

The costs of management, which latter, conformably to the principle of self-administration, is mainly placed in the hands of the workmen, aided by the co-operation of the contributing employers, under the supervision of the authorities, are paid by each Club for itself. In the parish insurance they fall on the parish (township); and in the industrial and building sick-clubs they are borne by the employers.

The further extension of the German National Sick Insurance to agricultural laborers and to servants is not yet realized, but even now there are insured over 10 millions of persons and about 200 millions of marks annually are expended in Germany for Sick Relief alone (see Table B, I—III, and the Summary p. 32).

The Accident Insurance (Table C). As with sickness, so in the case of industrial accidents the previous legislation proved inadequate to secure an indemnity to the workman. The common law granted no compensation in the frequent cases where persons were killed or wounded either by chance or through their own imprudence. If a man

suffered by the malice or carelessness of another person, only the immediate author of the disaster — usually a fellow-workman or an overseer — could be called to account, but not the employer. Thus the sufferer or his survivors could rarely obtain a fair compensation, for even when a law-court decided in their favor, they generally had to go away with empty hands, in consequence of the poverty of the responsible party. Scarcely one tenth of all accidents were properly compensated.

These evils led to the Liability Law of June 7, 1871, which imposed on the employer a personal responsibility for accidents occurring in his business, and particularly for the negligence of his managers.

Under this law the employer is bound to compensate fully the loss arising from the death or bodily injury of a person in the following cases:

1. In railway accidents, when he (the employer) cannot show that the injured suffered by his own fault, or by circumstances beyond the employer's control;
2. In other cases (such as may happen in mines, quarries, excavations, or in factories) when the injured, on his part, can show that either the employer or his officials were in fault.

Although this law was a step in the right direction, it had not the desired effect. The heavy burden of proof laid on the party seeking redress almost frustrated the beneficent intentions of the measure. The inability of the responsible parties to pay an indemnity often compelled the applicant to fall back upon public charity, and the increasing number of law-suits seriously embittered the relations between employers and employed. Finally, the limitation of responsibility to cases, in which the blame rested with employers or managers, left uncovered not only cases originating from personal fault or neglect, but likewise that large class of injuries caused by inevitable risks or similar causes (see p. 16 and the table on p. 37).

This experience corroborated the conviction expressed in the Emperor's Message of the 17th November 1881, that it is

the imperative duty of a Christian State, by means of positive enactments to care for the helpless element of the population and to secure to them, when partially or totally disabled in the pursuit of their calling, such a provision as will protect them from being thrown upon public charity. For this reason the principle of redress by private litigation must be abandoned in favor of an insurance based, like the Sick Relief Insurance, on public law, binding employers to care for the employed or their families in case of accidents; for, as such casualties are necessarily incident to the undertaking, the compensation for injuries must be regarded as a part of the cost of production. Considering the serious difficulties to be surmounted, with no precedents to be guided by, legislation could advance only step by step.

Accordingly the following Accident Insurance Laws were passed: 1. the so-called "fundamental law" of July 6, 1884, for the Industry (the trades formerly subject to the Liability Law, the handicrafts using machines and some overground building); 2. the "extension law" for the great Transport Trades (on land and water) within the country, including the administration of the post, the telegraph, the railway, the army and the navy; 3. the "agricultural law" of May 5, 1886, for Agriculture and Forestry; 4. the "building law" of July 11, 1887, for Buildings so far not insured (especially underground constructions and private buildings); 5. the "marine law" of July 13, 1887, for the Navigation. These laws — except the "extension law" — represented each for itself a special legislation adapted to its peculiar province of insurance (industry, agriculture, building, navigation).

For the same reasons as formerly in the Sickness and Invalidity Insurance (see p. 5/21) a revision of the Accident Insurance followed in 1900. Thus, certain rules for organization (partly common to both the Accident and the Invalidity Insurance) were combined in a special (principal) law and the extension law was merged into the fundamental law, but the fusion of all the single laws into one General Act was abandoned as unpractical. Accident Insurance as revised (since October 1,

1900) therefore comprises, besides the above mentioned principal law of June 30, 1900, the following separate laws for: 1. Industry, 2. Agriculture and Forestry, 3. Building, 4. Navigation. — Special laws have been issued for the accident insurance of prisoners (law of June 30, 1900) as well as officials and soldiers (law of June 18, 1901).

The Accident Insurance Law for Industry concerns especially the great industries, including the administration of the post, the telegraph, the railway, the army and the navy. The compulsory insurance comprises principally all workmen (irrespective of wages) and inferior managing officials (with yearly salaries up to 3000 — formerly 2000 — marks) if they are occupied in concerns subject to insurance or (under the new law) in domestic and other service ordered by their masters or managers apart from their regular work.

Superior managing officials and employers as such remain exempt from compulsory insurance, as under the other workmen's insurance laws, but the insurance may be extended, if necessary, by statute to: 1. small masters (with yearly earnings up to 3000 marks or with only 2 regular workmen), 2. home-industrials (irrespective of the number of their workmen), 3. superior managing officials (with salaries above 3000 marks); otherwise the aforesaid small masters are legally entitled to voluntary insurance, which, by statute, may be extended also to employers with higher yearly earnings. Finally, it may be allowed by statute, to insure also other persons (not belonging to the enterprise, but exposed to its risks).

The insurance is carried out under the guarantee of the Empire, on the mutual system, by the employers united in Trade Associations, which may embrace all the several branches of industry in certain districts or in the whole Empire. The Trade Associations enjoy the privilege of legal persons and have perfect self-administration, which they may decentralize by forming "Sections" and by appointing "confidential agents". Each Trade Association comprises by law all establishments of the respective branches of trade within its district, accessory works

following regularly the principal enterprise; by statute, however, industrial accident insurance may now be extended to accessory agricultural works, if the industrial workmen of the principal enterprise are mainly employed in them. The "employer" is held to be the person on whose account the enterprise is carried on. In the case of State undertakings special "Executive Boards" replace the Trade Associations.

The object of the insurance is to secure compensation for bodily injury or for death arising from an accident to the insured person whilst working for his employer, unless the victim himself has caused the accident intentionally. The compensation (now considerably increased; see Table *C, III*) includes the following normal payments: 1. in case of bodily injuries, from the beginning of the 14th week after the occurrence of the accident, i. e. in continuation of the sickness insurance: free medical attendance including the necessary medicines and remedies and a pension during the period of disablement (full pension = $\frac{2}{3}$ of the yearly earnings for complete disablement, partial pension for partial disablement) or else free hospital treatment until the cure is finished and a pension for the family as in the case of death; 2. in case of fatal injuries a burial money equal to the 15th part of the yearly earnings, but not less than 50 marks, and a pension to the survivors (widows or disabled widowers and children under 15 years, also needy parents and grand-parents or orphan grand-children — from 20 up to 60 % of the yearly earnings).

Beyond these normal payments, however, the accident pension, in case of absolute helplessness, must be raised up to the full yearly earnings, and in case of undeserved non-employment, the partial pension may be raised (by the Directing Board) up to the full pension; the Trade Associations are also authorized to grant still further voluntary allowances in favor of the insured. The yearly earnings are reckoned generally at 300 times the amount of the individual average daily wages (any amount exceeding 1500 — formerly 1200 — marks being calculated only at $\frac{1}{3}$), but at least at 300 times the usual daily wages of common laborers. The full pension is limited to $\frac{2}{3}$ of the yearly earnings

in analogy to the pensions of most officials, because the time of non-employment inevitable for every workman and the relief of the disabled workman from providing for his working outfit must be taken into account, and also because all accidents are compensated, even those due to personal negligence (see p.16).

During the so-called waiting time, i. e. the first 13 weeks after the accident, the Sick-Clubs and failing them the employers have to provide for the victim, in which case the sick-pay must be raised, at the employer's expense, from the beginning of the 5th week, to at least $\frac{2}{3}$ of the wages corresponding to the sick-pay (not to the real earnings) of the insured. In the interest of an equal and suitable treatment of sufferers from accidents, the Trade Associations are, however, legally authorized either to commit at their own cost the care of the injured to the Sick-Club beyond the thirteenth week, until a complete cure is effected, or they may themselves undertake the charge of the patient at any time during the first 13 weeks, on the understanding that their outlay of sick-pay shall be refunded by the Sick-Club. The gap formerly occurring between Sick benefits and Accident benefits has also been filled up, i. e. the Trade Association now has to pay the accident pension also during the (formerly not insured) interval in all cases, when the sick-pay has ceased during the waiting time (the injured having recovered), but the accident pension (for still partial disablement) has not yet become payable.

The compensation is to be fixed officially, after investigation by the police, by the organs of the Trade Association without delay; if the compensation cannot be fixed at once, preliminary provision must be made for the entitled person. The procedure has been still further improved, especially the co-operation of the entitled persons and of the physicians has been extended and the alteration of current pensions on account of "change of circumstances" has been subjected to sharper control. The claim for compensation falls under prescription in 2 years.

Against the "decision" of the Trade Association the entitled person may appeal within a month to an Arbitration Court composed of 2 representatives chosen by either party, employers

and insured, with a State official as chairman. The Arbitration Courts are established according to the districts of the Invalidity Insurance Institutions and have been working since January 1, 1901, for both the Accident and the Invalidity Insurance.

In the more important cases both parties are still allowed to appeal against the judgment of the Arbitration Court to the "Reichs-Versicherungsamt" (Imperial Insurance Office), which is the supreme authority for the whole organization with regard to administration as well as jurisdiction. It is composed of "permanent" members — a President appointed for life by the Emperor on the proposal of the Bundesrat, and several superior State officials similarly appointed — and of "temporary" members, namely: 6 delegates of the Bundesrat and 6 representatives of the employers and the employed in equal numbers (2 for each group: Industry, Agriculture, Navigation). The directors (at present 1 for each "Section of administration": I. Accident Insurance, II. Invalidity Insurance) and the presidents of the "Senates of Appeal" (at present 20 for I, 5 for II) are appointed by the Emperor among the permanent members. The awarding Senates are composed as follows: in cases of appeal in Accident matters there are 7, in cases of revision in Invalidity suits 5 members (among whom representatives for both the employers and the employed and judiciary assistants); but one more permanent and one more temporary member (delegate of the Bundesrat) are required to assist in Invalidity suits, if any point of principle is to be decided ("increased" Senate, of together 7 members). When, however, in any fundamental question of law, any Senate intends to deviate from a former award, the case must be referred to the "enlarged" Senate, in which each group (Insurance Office, Bundesrat, judges, employers, employed) is represented by 2 members, besides the President sitting as chairman. The privilege of the federal States to establish State Insurance Offices for their districts and at their own expense has been left untouched.

Cost of treatment and burial money must be paid within a week after having been fixed and pensions must be paid monthly in advance, or quarterly, if under 60 marks yearly; the

law, however, permits longer terms by agreement and also the payment of lump sums in lieu of small partial pensions (under 15% of the full pension).

The payments of compensation are advanced upon orders of the Directing Board of the Association through the post-offices, which advances, at the close of the financial year, have to be refunded by the Board. To cover the advances named, the management expenses and the additions to the reserve fund, the members of the Trade Association are assessed in such a way that only the actual expenditure of the past year, and not the capitalized value of the annuities, will be raised. In order to facilitate the gradual conversion of this assessment system with increasing contributions into a system of capitalization of the annuities by means of fixed contributions (see p. 30), a further increase of the reserve funds already accumulated with a corresponding employment of the interest accruing (from the year 1922 forward) has been provided for. Every employer contributes to the burdens of the year in proportion to the risks to which he exposes his Trade Association. These risks are determined for each separate establishment under a classified danger-tariff drawn up by the Trade Association and in proportion to the amount of wages and salaries paid.

As it is evident that both the Trade Associations and their individual members have a strong interest in diminishing the chances of accidents, the law confers on the Trade Associations the important privilege of prescribing regulations for the prevention of accidents; by such regulations not only the employers can be compelled, under penalty of higher assessments, to adopt the necessary measures for safety, but also the workmen may be forced by fines to follow these rules. The new law has considerably enlarged those provisions, especially it has rendered more effective the co-operation of the workmen's representatives, of the Association Sections and of the Reichs-Versicherungsamt for the adoption of precautionary regulations and for their observance (under the control of technical inspectors).

Such accident preventive regulations have already been adopted by 65 out of 66 industrial Trade Associations, but only by 18 out of 48 agricultural Trade Associations. The Accident Statistics supply a valuable basis for further improvement of preventive measures. According to the Accident Statistics of Industry for the two years 1887/97 and of Agriculture for the two years 1891/1901 the compensated accidents (the cases not cleared up excluded) were caused:

by fault	Industry		Agriculture	
	1887	1897	1891	1901
of the employers. . . .	20.47	17.30	78.61	— 0/0
of the employees. . . .	26.56	29.74	24.99	— 0/0
of both parties	8.01	10.14	23.39	— 0/0
so that the greater part is due to negligence of the parties, and only the smaller part . . .	55.04	57.18	66.99	— 0/0
	44.96	42.82	33.01	— 0/0

to inevitable risks of employment and other causes (compare "Amtliche Nachrichten des Reichs-Versicherungsamts" year 1890 p. 199 and supplements for 1899/1900, 1893 p. 231 and supplement for 1904, also the table on p. 37).

As regards the participation of the insured workmen in the organization of the Trade Associations, they are neither members of the Associations nor have they to bear any of the corporate burdens. They have, however, to take on themselves a portion of the aggregate liabilities caused by accidents, in so far as, together with the employers, they contribute to the Sick Relief Clubs, to which, for practical reasons, the care of patients is left during the first 13 weeks of illness ("waiting time": about $6\frac{2}{3}\%$ of the whole burdens of Sick Insurance, i. e. $4\frac{1}{2}\%$ to the charge of the workmen). But the statistical calculations made show that the contributions of the workmen to the Accident Insurance stand in an inverse

ratio to the contributions of the employers to the Sickness Insurance; for while the workmen, on their part, bear only 8% of the entire burden for accidents, the employers have to contribute four times as much ($33\frac{1}{3}\%$) to the Sickness Insurance. From these reciprocal relations it follows as a necessity, that the employers should participate in the management of the Sick-Associations, and that to the employed, in their turn, must be conceded a share in the administration of the Accident Insurance. Accordingly the law permits representatives of the workmen elected by them to take part in the discussion of preventive regulations, and in the police investigations of accident cases, as well as in the proceedings of the Arbitration Courts and of the Imperial Insurance Office; on all these occasions the workmen enjoy the same rights as the representatives of the employers, and the law guarantees them the free exercise of this honorary co-operation.

With reference to the relation in which the obligatory Insurance Law stands to the personal Liability, from which the employers of industrial labor and their officials are now in general relieved, it should be stated, that those employers or officials remain liable who are convicted under the penal law of having caused the accident either intentionally or by negligence, i. e. they are obliged to make up to the person intentionally injured (or to the survivors) the excess amount between the indemnity awarded (if any) and the compensation payable under the Accident Insurance Law; but to the Sick-Clubs and Trade Associations which are in the first place bound to make the payment, they will be held responsible for the full amount (to the latter, now, even without conviction). Third parties, however, remain as heretofore liable for the whole extent of the damage caused, and have to refund the compensation, already paid, to the Trade Association, and not to the injured (or survivors) already indemnified. All other relief bodies, apart from the Trade Associations, remain bound to furnish the same aid and relief as heretofore, but the Trade Associations will refund to them such portion of the assistance as they are bound to afford under the Accident Insurance Law.

The Agricultural Accident Insurance Law embraces the whole Agriculture and Forestry. Unlike the Industrial Accident Insurance Law, it allows the extension of compulsory insurance (by State-law) to all employers and (by statute) to domestic service connected with agriculture or forestry, since the number of small agricultural holdings is immense (according to the statistics of June 14, 1895: about 3.2 million lots under 2 hectares and 2.0 million small properties of 2—20 hectares area), the owners of which are hardly of any better economic and social standing than laborers and are mostly compelled to seek accessory occupation (wage labor), so that a distinction between insured (wage) labor and not insured (private) labor would scarcely be possible; moreover the agricultural accident insurance now embraces (to a greater extent than hitherto) industrial work accessory to agriculture and forestry, according to practical needs.

Other differences from the industrial accident insurance are accounted for by the less complicated nature of agriculture and forestry and are intended to simplify both the organization and the administration. Thus, in consequence of the prevalent uniformity in agricultural pursuits, the Trade Associations are organized by territorial districts, which mostly coincide with those of the communal or State administration (provinces, federal States). The current administration, so far as it belongs to the Directing Board, may be entrusted, by agreement or legal provisions, to political administrative authorities (such as county or provincial Committees) or to magistrates. Not the actual earnings of the injured are taken as a basis for determining the annuities due, but the average rate of wages for agricultural laborers, as fixed by the higher administrative authorities after consulting the local authorities and experts among employers and employed (distinct rates being fixed for male and female, for young and adult laborers); only managing officials and skilled workmen are indemnified according to their actual wages, as in the industrial accident insurance. The contributions may be levied, not according to the classification of a danger-tariff and the number of hands employed, but on

the basis of taxes (by additions to the direct State or local taxes, especially the land tax), if so resolved or confirmed by the association assembly with $\frac{2}{3}$ majority (before October 1, 1901); in that case the higher risks of industrial accessory work (see p. 18) are to be balanced by corresponding additions to the contributions.

During the waiting time the parish is required as hitherto, to make preliminary provision for the injured (free medical attendance and remedies), in all cases where a provision equal to that ensured by the Imperial sickness insurance has not been introduced either by State-law or by statutory enactments; the claims, however, which the common law gives the injured against their employers, remain in force.

The Building Trades Accident Insurance Law embraces all the branches of employment in building not yet covered by the above-mentioned laws, in particular underground building (in the soil and in water) and the "Regie-" or private building (without intervention of contractors). For the underground building a single Trade Association ("Tiefbau-Berufsgenossenschaft") embracing the whole Empire has been formed, and its insurance has been regulated under provisions embodied in the original law; but as these enterprises are generally of limited duration, it has been found expedient to adopt the capitalizing system in place of that of assessment. The insurance for the Regie-building, however, is effected by special "insurance institutions" established as appendages to the several Building Trade Associations, and goes to the account of the parish unions, if the employment do not exceed six working days (the parish being liable), otherwise to the account of the employer (by premium). For the waiting time the workmen in this branch of building have the same rights as the agricultural laborers (see above).

The Marine Accident Insurance Law embraces the Navigation as well as the Sea and Coast Fishery. While the insurance for the large enterprises is effected, as previously, by the Marine Trade Association ("Seeberufsgenossenschaft"), a special "Insurance Institution" has been provided for the recently established insurance of small enterprises (with small sea-going

and fishing craft). Unlike the Industrial Accident Insurance Law, this insurance is not tied to the amount of income, but always restricted up to 3000 marks yearly earnings (or more, if so prescribed by statute), and the yearly earnings for seamen are ascertained not on the basis of the individual wages, but of average rates of wages, which are fixed by the Reichskanzler uniformly for the whole coast in several classes (at 11 — formerly 9 — times the monthly amount, including regular accessory earnings). For the waiting time, in the first place, the provisions of the commercial code (for skippers, § 553) and of the seamen's code (for sailors, § 59) remain in force, these rules imposing the care for the sick and injured men upon the ship-owner; in all other respects the same rules obtain as in the industrial accident insurance.

For the new insurance of small enterprises as a departure from general rules, the following principles have been laid down: 1. employers are subject, by law, to compulsory insurance, if they form part of the crew and do not employ as a rule more than 2 wage-workers; 2. yearly earnings are calculated at 300 times the usual local daily wages of common laborers; 3. relief during the waiting time is regulated as in the agricultural accident insurance (see p. 19); 4. the funds required to defray the compensations are raised on the system of capitalization (by premiums) and are contributed by the larger parish unions of the coast districts in proportion to the number of persons employed in the insured enterprises (one half being unrecoverable, the other half recoverable from the employers or parishes concerned).

The 66 industrial Trade Associations are distributed over the several branches of industry as follows: building-trade 14; textile and iron (steel) industry, 8 each; food and beverages, 7; wood industry, land and water transportation, 4 each; earthen ware (such as potteries, brick-works, glass-works) 3; paper, metal (fine and ordinary) and mining, 2 each; finally, fine mechanics (such as opticians, &c.), chemical, gas and water-works, printing, leather, clothing industry, manufacture of musical instruments, and smith's craft, 1 each.

The Accident Insurance will still be completed by its extension to handicrafts and small trades; to home industry and commerce, with about 1 million of concerns and 2 millions of the employed; so that all the workmen on wages, and the other classes of similar standing (with not more than 3000 marks a year), such as industrial and agricultural managers, commercial clerks and small employers, will reap the benefits of the Accident Insurance Laws. In virtue of these laws, the employers have already paid over 900 millions of marks for compensations alone and 200 millions of marks to the funds (see Table C, *I-III*, and the Summary on p. 32, also „Amtliche Nachrichten des Reichs-Versicherungsamts“ year 1895 part II p. 73, 1899 p. 661, and 1900 supplement I).

The Invalidity and Old Age Insurance (*Table D*)

is intended to secure to persons working for wages or salary a legal provision in cases not covered by the Sickness and Accident Insurance Laws. The Invalidity and Old Age Insurance Law of June 22, 1889, which first dealt with this branch of insurance coming into force on January 1, 1891, has been replaced since January 1, 1900, by the Invalidity Insurance Law of July 13, 1899; this new law, like the revised Sick Insurance Law (see p. 5), has introduced several improvements based on the experiences made in the meantime.

It subjects to compulsory insurance (from the completed 16th year of age): 1, all persons working for wages in any branch of trade, apprentices and servants included; 2, managing officials (foremen, engineers), commercial assistants (clerks and apprentices) and other employees (such as ship-captains) as well as teachers and tutors — all these, provided that their regular year's earnings do not exceed 2000 marks. The obligation to insure may also be extended (by order of the Bundesrat): 3, to small masters (with only 1 assistant workman), and to so-called home-industrials (irrespective of the number of hands employed). Hitherto the obligation to insure has been extended by order of the Bundesrat to the home-industrials of the manu-

facture of tobacco and of some branches of the textile industry (weaving, knitting).

The following are allowed (up to their 40th year) to join voluntarily the insurance: 1, all employees with yearly earnings of 2000-3000 marks; 2, small masters (with only 2 regular workmen) and home-industrials (persons working in their own homes), so far as they are not liable to compulsory insurance; 3, persons who are exempt from compulsory insurance because they work only occasionally or for maintenance (board and clothing).

The right to continue or renew the insurance voluntarily is given, when the grounds for the former insurance no longer exist or the insurance itself lapses; the latter case happens, when during 2 years (from the despatch of the receipt-card) for persons obliged to insure, contributions for less than 20 (formerly during 4 years 47) weeks and for persons allowed to insure, contributions for less than 40 weeks have been paid.

Exempt from compulsory insurance are: 1, the officials of the Empire, the federal States and the provincial administrations as well as teachers and tutors at public schools or institutions (whilst training for their future calling or if expecting a pension equal to the lowest Invalid Pension); 2, soldiers who in service are employed as workmen; 3, officials of the Insurance Institutions and the special insurance organs (see p. 29) when intitled to a pension; 4, persons giving instruction for remuneration during their term of study; 5, infirm persons who are already entitled to an Invalid Pension, or whose capacity for work is permanently reduced to less than one-third by old age, sickness or other infirmities, and 6, persons who receive only free maintenance (board and clothing) in lieu of wages or are exempt (by order of the Bundesrat) from compulsory insurance as only occasional workers.

The object of the Insurance is, to give the insured a legal claim to a Pension for Invalidity or Old Age. Besides this, it confers a right to the recovery of contributions (in so far as paid by the Insured, during at least a space of 200, formerly 235 weeks) 1, in favor of women who

marry before obtaining an annuity; 2, in favor of the survivors of such insured persons as die before the annuity becomes attainable (widows, widowers unfit for work, orphans under 15 years of age and children of deserted wives); 3, in favor of such persons as are invalided by accident, but do not get the Invalid Pension, their Accident Pension being higher. Finally, sick relief (with relief also to the family) may be granted to insured persons, in so far as, in consequence of the illness, a claim for an invalid pension, by reason of incapacity for employment, is to be apprehended.

The Pension for Invalidity will be granted, irrespective of age, to every insured person who is permanently disabled i. e. no longer able to earn at least one-third of his average wages, calculated on certain fixed principles; and also to persons not permanently disabled, but who for half a year have been unfit for work, during the remaining period of their disability. Thus, the invalid pension offers a compensation for the loss of capacity to work. Besides the proof of the disability (not purposely caused) a waiting time of regularly 200 (formerly 235) contributory weeks is requisite, to obtain the pension.

The Pension for Old Age will be granted, without proof of disability, to all who have completed their 70th year. It forms an addition to the earnings of old, but not incapacitated working people, and makes some amends for the diminished vigor of age. The waiting time here extends to 1200 (formerly 1410) contributory weeks.

Attested periods of illness, and military service, as well as the term of a former Invalid Pension will be reckoned (full weeks only) in the waiting time for both annuities. The periods of illness are to be certified by the Sick Club to which the insured belongs, or ascertained through the local authorities.

The law lays down, however, in favour of those insured among others the following transitory provisions regarding the waiting time. As to the waiting time for the Invalid Pension—in the case of those insured who become invalids within 5 years after the compulsory insurance for their particular calling came into force, a former employment will

be allowed to count so far as it falls within the last 5 years before the invalidity occurred and has lasted at least 40 (formerly 47) weeks after the insurance obligation came into force. As to the waiting time for the Old Age Pension for those insured who had already completed the 40th year of age when the compulsory insurance for their particular calling came into force, 40 weeks for each exceeding year will be reckoned, if a professional employment during the last 3 years before the insurance obligation came into force has been pursued or has lasted at least 200 weeks within the first 5 years after the insurance obligation came into force. As regards the waiting time for both pensions, besides attested periods of illness, military service and the time of the previous drawing of an Invalid Pension (see p. 23), also temporary interruptions in regular employments or season-trades and paid work done at home by infirm people will be counted in the time before the insurance obligation came into force up to 4 months during a calendar year.

The money to pay the Invalidity and Old Age pensions is furnished jointly by the Empire, the employers and the employed. The Empire contributes to each annuity the fixed amount of 50 marks per annum, and pays the contributions of the workmen while serving in the army or navy. It defrays the expenses also of the Imperial Insurance Office, and effects gratuitously, as in the case of the Accident Insurance, the payment of pensions through the post-offices. All other expenses are borne in equal shares by the insured and their employers, and are raised by current contributions. With a view to fixing the contributions for each contributory period, the insured have been divided into the following 5 wage classes, according to the amount of their yearly earnings: Class I up to 350, II up to 550, III up to 850, IV up to 1150, V above 1150 marks. As the yearly income, not the actual earnings of the insured are taken (except fixed cash payments for weeks, months, quarters or years), but the average wages earned in his calling or trade, as fixed by the Sickness and Accident Insurance, or else three-hundred times the usual local daily wages of common laborers in the locality. However

if employer and employed agree on procuring a more ample provision, the contributions for a higher class may be paid in; otherwise the insured person is entitled to insure himself in the higher class.

The payment of the contributions, as a rule, is to be made by the employer, who, after purchasing stamps (resembling postage-stamps) from the respective local Insurance Office, affixes them (to the amount of the contribution due) to the receipt-card of the insured. These stamps may be had at all post-offices, and at numerous private shops; the Imperial Insurance Office determines the distinguishing marks of the stamps, the time for which they are valid and the different periods for which they are to be issued (since January 1, 1900: for 1 week, 2 weeks and 13 weeks). The contributions are to be paid regularly for each week in which the insured finds himself in an employment or service subject to the insurance ("Contributory week", "weekly contribution"). The receipt-card has room for at least 52 stamps covering 52 contributory weeks. It is prohibited, under severe penalties and the immediate confiscation of the card, to mark on the same any irrelevant entry or notice regarding the workman whose name it bears. The insured is furthermore entitled, at any time to demand a new receipt-card. The contents of the receipt-cards of the same person may be transferred by the Insurance Institution to collective cards (personal accounts).

The collection of the contributions may be committed to the sick clubs, the local authorities, or to special receiving-offices; the latter may also be authorized to collect the contributions of the Sickness Insurance.

In paying the wages to the employed, the employers are entitled to deduct one half the contributions (for the two last periods of wage payment). On the other hand, persons who voluntarily enter into, continue or renew the insurance, will have to pay, regularly out of their own means, the full contribution.

The amount of the contributions must be fixed equally for all the Insurance Institutions (by the Bundesrat for 10 years each) and estimated in such a manner, that they shall

be sufficient to cover the capital value of the annuities chargeable to the Insurance Institutions, the reimbursements of contributions and the other expenses of the Insurance Institutions. The contributions are to be graduated for the different wage classes only according to the average amount of the pensions to be granted in the same by the Insurance Institutions; within each wage class the contributions must be equal for all those insured. The respective regulations of the Bundesrat must be approved by the Reichstag.

For the term until December 31, 1910, the following weekly contributions have been fixed by law, on the basis of insurance statistics: in Class I 14, in II 20, in III 24, in IV 30, in V 36 pfennigs. Any surplus or deficiency is to be balanced by the new contributions.

As to the amount of the annuities, the Old Age Pension is made up of the above-mentioned state subsidy of 50 marks and another amount to be provided by the Insurance Institutions as follows: in Class I 60, in II 90, in III 120, in IV 150, in V 180 marks. Hence the Old Age Annuity amounts (rounded off): in Class I to 110.40, in II to 140.40, in III to 170.40, in IV to 200.40, in V to 230.40 marks per annum.

The Invalid Pension consists of the state subsidy of 50 marks, an initial (fundamental) sum (in Class I 60, in II 70, in III 80, in IV 90, in V 100 marks) and increasing sums corresponding to the number of the contributory weeks (in Class I 3, in II 6, in III 8, in IV 10, in V 12 pfennigs each). The height of the Invalid Annuity therefore depends on the number of the weekly contributions paid in, and on the respective wage classes. Therefore it amounts, after the waiting time of 200 contributory weeks, at least: in Class I to 116.40, in II to 126.00, in III to 134.40, in IV to 142.20, in V to 150.00 marks, and after the lapse of 50 years or 2500 contributory weeks (state of permanence, „Beharrungszustand”, i. e. when the increasing charges have reached the highest point and the pensions annually going off and coming on the funds will balance each other) in Class I to 185.40 in II to 270.00, in III to 330.00, in IV to 390.00, in V to 450.00 marks (see Table D, II and III).

It is evident from the relative proportions of the contributions to the pensions that such favorable conditions can be offered to working people by no private insurance system, for the insured obtain the state subsidy and the employers' contributions without giving any equivalent. After the lapse of the waiting time (200 contributory weeks), for instance, the amount of the yearly invalid pension in Class II will be more than 6 times as high as the total of all contributions paid by the insured.

All the pensions are paid monthly in advance (rounded off to 5 pfennigs), and can be neither pawned nor sequestered. Should the insured be already in possession of an Accident Annuity or a State Pension, his claim to the Old Age or the Invalid Annuity will remain in abeyance, so long and so far as the annuity in question, when added to the other receipts, exceeds seven and a half times the fundamental sum of his Invalid Pension (formerly the sum of 415 marks). The pension will likewise remain in abeyance so long as the insured is in prison or in a foreign country.

The carrying out of the Invalidity and Old Age Insurance is intrusted, under State guarantee, to special Insurance Institutions, whose districts coincide with the province or state divisions. Every Insurance Institution possesses the character of a legal person, and is managed on the basis of a statute drawn up by the managing "Committee". This Committee is composed of at least 5 representatives of both employers and insured. So far as certain privileges are not reserved to the Committee by law or by statute, the administration is placed in the hands of the "Directing Board" which is invested with the character of a public authority; it comprises official members (local or state officials) and representatives of both the employers and the insured.

Every Insurance Institution administers its receipts and its funds (both common and separate) independently. Out of these the common costs to be met by all the Insurance Institutions (common charge) and the special costs remaining to the single Insurance Institutions (separate charge) are to be covered alike. The common charge is made up of three fourths of all Old Age

Pensions, of the fundamental sums of all Invalid Pensions, of the increase of pensions in consequence of weeks of sickness and the rounding off of the pensions. All other liabilities constitute the separate charge of the Insurance Institution. Four tenths of the contributions with interest accrued are reckoned from January 1, 1900, in each Insurance Institution to the common fund, but the remainder to the separate fund (any modification of this division being reserved for the Bundesrat with the consent of the Reichstag). The funds of the Insurance Institutions must be invested like trust funds (§§ 1807/1808 of the Civil Code); the Insurance Institutions may, however, invest their funds (with the consent of the authorities) also in other ways up to one half of the amount in outlays serving to benefit the welfare of the insured people, especially in the construction and improvement of the workmen's dwellings (see p. 32).

In addition to the receiving-offices (see p. 25), special Pension Offices may be established as local organs to administer the business otherwise falling to the local authorities (receiving, preparing, examining the claims to a pension); in the more important cases, however, one representative each of both the employers and the insured must be invited to attend the proceedings, even the claimant or the recipient of the pension (at his request or on other grounds). Such representatives are to be elected, generally, by the directing boards of the local Sick Funds and they on their part elect the members of the managing "Committee" of the Insurance Institution and the latter again elect the lay-members of the "Directing Board" of the Insurance Institution as well as the members of the "Court of Arbitration". The offices of the unsalaried members of the Directing Board, the Committee and the Arbitration Courts, are honorary, and their holders receive no other remuneration except repayment of actual expenses. The representatives of the workmen, however, obtain compensation for loss of wages.

When a claim to a pension (for Invalidity or Old Age) has been made to the local administrative authorities or pension office for the place of residence or employment of the insured, and has been transmitted by them to the competent Insurance

Institution, it devolves on the Directing Board of the latter to give an (approving or rejecting) „notice” in writing. Against such decision the insured may appeal within a month to the Arbitration Court (similarly composed as those for the Accident Insurance); and against its judgment both parties may appeal within a month to the Reichs-Versicherungsamt (Imperial Insurance Office; see p.14).

As in the case of the Accident Insurance, here too the supervision is committed to the Reichs-Versicherungsamt (Imperial Insurance Office); some of the federal States, however, have instituted special State Insurance Offices.

Besides these Insurance Institutions, such funds or clubs as secure to their members benefits at least similar to those prescribed by the law for all the insured under compulsion, may be recognised (by order of the Bundesrat) as special insurance organs, particularly state or local pension funds, miners' and similar relief clubs.

As regards the results of the Invalidity and Old Age Insurance, in the first 12 years (1891/1902) — besides 1 093 681 reimbursements and 156 000 cases of sick relief — no less than 1 302 900 annuities (402 856 Old Age Pensions and 900 044 Invalid Pensions) have been granted, 720 millions of marks (including 252 millions of marks state subsidies) have been paid out, and 1 359 millions of marks have been received from the sale of receipt-card stamps (see Table *D, I—III*, and the Summary p.32).

Compared with the Accident Insurance, which compensates total disability for employment with $\frac{2}{3}$ of the earnings, and every other reduction of capacity for work with a corresponding fraction, the compensations of the Invalidity and Old Age Insurance are indeed somewhat limited, but with good reason. For a sudden industrial accident is for the sufferer an unexpected misfortune, while the gradual decline of bodily vigor in consequence of disease, sickness, organic defects, natural decay and similar causes, is inevitable in the ordinary course of life, and must betimes be provided for, by every prudent workman. In accordance with the moral obligation of every individual to make seasonable preparation, in the first place by his own

efforts, to meet the day of need, the Invalidity and Old Age Insurance does not extend the provision fixed by law beyond what a modest subsistence demands. And thus, besides the employer, who profits by the labor of the insured, the workman himself is called upon to contribute in equal proportion to the burden of the insurance, of which the Empire, as the third interested party, takes a share on itself. To raise the requisite funds, however, it has been found desirable to substitute for the assessment system of the Accident Insurance the procedure of covering the capital value of the annuities (formerly for certain periods, now by average premiums), since the solidarity between the present and the future contributors in the particular industrial groups of the Accident Insurance here no longer exists.

The expenses for the entire workmen's insurance are reckoned according to the experiences hitherto made

on the year's average per head of the insured	in the year 1897 marks		in the state of permanence marks	
Sick Insurance.....	—	15.45	—	15.45
Accident Insurance { Industry....	8.68	4.25	20.00	10.00
	1.62		4.30	
Invalid Insurance.....	—	5.55	—	17.65
including State subsidy.....	1.78	—	3.55	—
Total....		25.25		43.10

The contributions of the workmen's insurance are fixed for the Invalid Insurance (since January 1, 1900) according to the procedure by average premiums; thus the contributions of this branch of insurance probably remain equal. It is the same in the case of the Sick Insurance (irrespective of the benefits now enlarged, see p. 7), whilst in the Accident Insurance the contributions correspond to the actual yearly expenses (assessment system) and rise still further, according to the increasing number of pensioners, up to the state of permanence (see p. 26). The annual contributions of the Accident Insurance are reckoned according to the procedure by average

premiums as follows: Industry 12.36 marks, Agriculture 2.54 marks, in the average 6.00 marks per head of insured persons.

Therefore the charges of the entire workmen's insurance on the year's average would be the following:

	Employers marks	Employed marks	Empire marks	Total marks
Sick Insurance	5.15	10.30	—	15.45
Accident Insurance . . .	6.08	—	—	6.08
Invalid Insurance . . .	4.65	4.05	2.88	12.18
Total	15.88	14.95	2.88	33.71

Thus the workmen on their part do not pay even the half of the whole charges (i. e. only 14.95 out of 33.71 marks) and generally they get more back as compensations than they pay in as contributions. These conditions of insurance are so favorable both to employers and employed as to exceed anything that could even be offered by private companies, which are compelled to earn a profit and which as a rule expend for management at least three times as much as compulsory insurance. — The average results for the 50th year on Table C and D (p. 35/36) have been calculated according to the previous valuations during the preparation of the workmen's insurance laws, and as regards the Invalid Insurance according to the former system of covering the capital value of the annuities for certain periods. (Compare the statistical "Memoir" to No. 93 of the prints of the Reichstag, Session 1898/1900 p. 81 foll. and the stenogr. reports, 3rd supplement p. 1798 foll.)

Conclusion (see Table A). The three branches of the German National Workmen's Insurance — Sickness, Accident and Invalidity Insurance — supplementing one another mutually, form a complete organization, and have resulted in the formation of a new working-man's code, which in the inevitable fluctuations of modern industrial life will afford to all those in need of assistance a welcome aid, and in its farther development cannot fail to exercise a great and salutary influence on the economical and social condition of the working people, indeed, on the entire nation. Thus, in the years 1885—1903, on

the ground of this legislation, the following compensations have already been granted to the workmen:

Sickness Insurance		Accident Insurance		Invalidity Insurance	
(since 1885)	Mill. marks	(since 1885)	Mill. marks	(since 1891)	Mill. marks
Sick pay.....	837.5	Accident Pensions	583.2	Invalid Pensions ...	357.5
Doctor	381.8	Survivors' Pensions	149.8	Old Age Pensions...	293.5
Medicines	307.2	Med. treatment...	27.3	Cure	33.2
Hospital	220.6	Hospital	34.7	Reimbursements	
Burial	65.8	Burial	5.7	in case { marriage ..	27.1
Childbed	26.7	Widows' } lump	6.2	of { death	9.0
Other exps.	28.3	Foreigners' } sums	5.6	of { accident ..	0.1
1885—1901.....	1867.9	1885—1902.....	812.5	1891—1902.....	720.4
1902—1903.....	365.0	1903.....	118.3	1903.....	134.0
Millions of marks: 2233	 931	 854	

so that until the end of 1903 about 60 millions of persons (sick, injured, invalided or their families) have received 4 milliards of marks as compensations. The workmen, however, have paid in only the smaller half of the contributions and have got already $1\frac{1}{2}$ milliards = 1500 millions of marks more as compensations than they have paid in as contributions. At present $1\frac{1}{4}$ millions of marks are expended daily in Germany for this branch of provision for workmen alone, whilst the accumulated funds already amount to $1\frac{1}{2}$ milliard marks, about 400 millions of which have been spent in constructing workmen's dwellings and special establishments for sick, injured, invalided and convalescent workpeople, public baths and the like institutions for the benefit of the working classes. (See Table A and the Summary in the "Amtliche Nachrichten des Reichs-Versicherungsamts" year 1899 p. 661 and year 1904 p. 221 foll.) As, however, the circumstances which tend to disturb the good relations between employers and employed are everywhere much the same, the hope is natural and well justified, that the consideration and forethought which the German laborers owe to the beneficent initiative of their magnanimous Emperor and to the ready sacrifice of their employers will find an echo in other civilized countries, for the welfare of the human race and the consolidation of social peace and concord!

Table A.

Table A.

The Workmen's Insurance of the German Empire.

Total Population **58 000 000.**

Wage Workers¹⁾ **14 500 000.**

1902 Summary²⁾ 1902

Insurance against	Sickness	Accident	Invalidity
Persons insured	10 320 000 ³⁾	19 083 000 ⁴⁾	13 381 000 ⁵⁾
Persons compensated ⁶⁾	3 983 900	834 600	1 061 000
Receipts ⁷⁾ (Marks) ⁸⁾	200 350 600	141 394 100	210 677 100 ⁹⁾
Including { Employers	58 624 900	125 663 300	69 492 900
Contributions of { Employed	130 784 000	—	69 492 900
Expenses ¹⁰⁾	194 060 000	124 796 900	132 361 800 ⁹⁾
Including { Compensation ⁶⁾	183 174 100	108 133 100	120 414 100 ⁹⁾
Costs of { Administration ¹¹⁾	10 885 900	16 663 800	11 947 700
Accumulated Funds ¹²⁾	186 645 200	199 194 300	1 007 477 500
Compensation per Case ¹³⁾	46, ^o	128, ⁷	113, ^{o9)}
Charges per Person insured ¹⁴⁾	18, ⁸	7, ¹	13, ²⁹⁾

The National¹⁵⁾ Insurance

— based on mutuality and self-administration —

is compulsory for all Wage-Earners¹⁾ in Germany irrespective of Nationality and, unlike mere Poor-Law Relief, confers on every Insured a legal Claim — proceedings free of expense — to certain Assistance in case of Sickness, Accident, or Invalidity (Infirmity and Old Age).

Remarks.

1) Wage-workers = professional workmen and laborers on wages; Wage-earners = all persons working for wages or salary (up to 2000 Marks per annum), as well workmen and laborers as industrial and agricultural officials, commercial assistants and small employers (masters and farmers). 2) The numbers are taken from the financial statement 1902 (01). 3) Persons employed for wages or salary (see note 1) in Trade and Commerce, partly in Agriculture (Forestry) and domestic Service; see Table B. 4) Persons employed (see note 1) in Industry and Agriculture (Forestry) — not in Commerce, Handicrafts and Petty Trades —, including about 4 800 000 small farmers (with areas under 10 hectares) and 1 500 000 persons insured in additional or double employments; see Table C. 5) Workers of all trades and servants, likewise (industrial and agricultural) officials and commercial assistants with regular year's earnings up to 2000 Marks; see Table D. 6) Persons having received legal assistance in money or in kind (free medical or hospital treatment, medicines, &c.), provided by the workmen's insurance laws for disability caused by sickness, accident, invalidity or old age; see Table B, C, D, III. 7) Excluding balance in hand at the commencement of the year and interest on investments. 8) 1 Mark = 100 Pfennigs has the money value of about 1 Shilling or 1/4 Dollar, but the same purchasing power in Germany as about 2 Shillings in Great Britain or 1/2 Dollar in America. 9) Including State subsidies; see Table D, I. 10) Excluding the year's addition to the funds. 11) Including the current costs of the whole organization. 12) Provided by law in order to secure the payments named (note 6). 13) Average amount paid out for each case of sickness, accident, invalidity or old age; see Table B, C, D, II. 14) Average amount paid in per head of insured; see Table B, C, D, II. 15) Established by Imperial laws embracing the whole Empire.

Table B.

Sickness Insurance of the German Empire.

Table B.

I. Total Result 1901.															
Organization of Insurance			Number	Persons insured	Cases of Sickness	Days of Sickness	Receipts Marks	Expenses Marks	Funds Marks						
Compulsory Sick-Clubs			21 111	9 409 524	3 642 268	65 911 390	181 815 112	175 778 956	168 222 992						
Voluntary Sick-Clubs			1 659	910 040	341 630	6 534 756	18 535 465	18 281 074	18 422 206						
Total . . .			22 770	10 319 564	3 983 898	72 446 146	200 350 577	194 060 030	186 645 198						
II. Average Result 1885—1900.															
Marks (per annum) per Person insured			Per Case of sickness		Relief per 100 Insured			Relief per 100 Marks							
Contributions of Em- ployers	Em- ployed	Expenses of Relief	Manage- ment	Funds	Sick- days	Ex- penses Marks	Sick persons			Sick- pay	Doctor	Medi- cine	Hos- pital	Burial	Child- bed
							male	female	total						
4.70	10.99	13.97	0.88	16.90	16.8	37.92	38.1	31.8	36.8	45.49	20.72	16.76	11.95	3.64	1.44

III. Normal Payments.

The Contributions are paid $\frac{1}{3}$ by employers and $\frac{2}{3}$ by employed (up to 4% of the daily wages); in voluntary Sick-Clubs the workmen pay the whole.

The Sick Relief includes:

1. free medical attendance and medicines,

2. in case of disablement a sick-pay = 50% of the daily wages, { or { free hospital treatment and

III. Normal Payments.

The Contributions are paid $\frac{1}{4}$ by employers and $\frac{2}{3}$ by employed (up to 4% of the daily wages); in voluntary Sick-Clubs the workmen pay the whole.

The Sick Relief includes:

1. free medical attendance and medicines,
2. in case of disablement a sick-pay = 50% of the daily wages, } or { free hospital treatment and during 26 weeks;
3. similar relief for women in childbed for 6 weeks;
4. in case of death, funeral expenses = 20 times the daily wages.

The Sickness Insurance

— established by Imperial Law of June 15, 1883 —

comprises persons engaged in Trade and Commerce, working for wages or salary (up to 2000 Marks per annum); it is managed by local Sick-Associations organised for the various branches of trade. The Insurance Organization will be extended to persons employed in Agriculture, Forestry and domestic Service, whose sick relief is now regulated partly by state or parish (township).

Table C.

Accident Insurance of the German Empire.

Table C.

I. Total Result 1902.													
Organization of Insurance		Number	Works	Persons insured	Accidents compensated	Receipts Marks	Expenses Marks	Funds Marks					
Industrial Trade Associations . . .		66	57,8834	7 100 537	369 985	102 108 631	87 030 924	187 667 557					
Agricultural Associations		48	4 638 457	11 189 071	304 389	30 386 495	28 866 965	11 526 706					
Offices for State Works		481	—	793 150	36 956	(8 899 010)	8 899 010	—					
Total . . .		595	5 217 291	19 082 758	711 330	141 394 136	124 796 899	199 194 263					
II. Average Result (see p. 31).													
Financial Year	Marks per Person insured			Marks per Case of Accident	Compensation per 1000 Insured			Compensation per 100 Marks					
	Contributions of Em- ployers	Em- ployed	Expenses of Com- pen- sation		Survivors	Widows	Orphans	Parents	Allowances to Injured	Survivors	Cure	Burial	
In the year 1890	2,98	—	1,40	0,40	200,00	6,3	1,0	1,9	0,1	68,66	21,35	2,61	1,38
In the 50th year	6,86	—	6,40	0,40	200,00	21,7	8,3	5,0	0,3	67,44	30,20	8,04	0,32
III. Normal Payments.													
The Contributions are annually levied on Employers proportionately to the extent of their business (i. e. the wages paid or the number of hands employed) and to the risk of accident in the various occupations.													
The Compensation includes:													
a) in case of bodily injuries, from the beginning of the 14th week after the occurrence of the accident, i. e. in continuation of the sickness insurance:													
1. free medical attendance with medicines and remedies,													
2. a pension during disablement up to 66⅔% of the yearly earnings, } or { free hospital treatment during the whole cure and													
b) in case of fatal injuries:													
3. as funeral expenses the 15th part of the yearly earnings, but not less than 50 Marks, and													
4. a pension for survivors from the day of death { widow (widower) and children } up to 60% of the yearly earnings.													
parents or grand-children													

The Accident Insurance

— established by Imperial Laws of 1884-1887 —

comprises workpeople engaged in Industry and Agriculture, officials with yearly salaries up to 3000 Marks and small employers; it is based on mutuality of the employers united in Trade Associations. The insurance organization will be extended to persons employed in Commerce, Handicrafts and petty Trades.

Invalidity and Old Age Insurance of the German Empire.

I. Total Result 1902.										
Organization of Insurance	Number	Persons insured	Persons pensioned	Receipts Marks	Expenses Marks	State subsidies Marks	Funds Marks			
Insurance Institutions	31	12 777 000	798 000	194 764 071	87 700 135	35 963 651	923 119 786			
Special Organs	9	604 000	41 000	15 913 044	6 811 935	1 886 043	84 357 745			
Total . . .	40	13 381 000	839 000	210 677 115	94 512 070	37 849 694	1 007 477 531			
II. Average Result (see p. 31).										
Financial Year	Marks per Person insured				Yearly Pension Marks		Pensioners per 100 Insured		Pension per 100 Marks	
	Contri- bution	State subsidy	Pension	Manage- ment	Funds	Invalidity	Old Age	Invalidity	Old Age	Total
In the 1st year	8,21	0,54	1,36	0,40	7,09	11 3,51	125,08	0,00	1,20	1,20
In the 50th year	18,00	0,00	27,34	0,40	125,33	225,60	135,00	11,40	1,20	12,60
III. Normal Payments.										
In the Wage Classes I—V with yearly earnings										
						I up to 350 Marks	II up to 550 Marks	III up to 850 Marks	IV up to 1150 Marks	V over 1150 Marks
Weekly Contribution payable half by employer and half by employed						0,14	0,20	0,24	0,30	0,36
Total Contribution of the Insured in { the waiting time (200 weeks)						14	20	24	30	36
50 years (2500 weeks).						175	250	300	375	450
Yearly Pension with State subsidy of 50 Marks each:										
a) for Invalids (persons unfit for work) after { the waiting time (200 weeks)						116,40	126,00	134,40	142,20	150,00
50 years (2500 weeks) . . .						185,40	270,00	330,00	390,00	450,00
b) for Persons 70 years old, still able to work						110,40	140,40	170,40	200,40	230,40

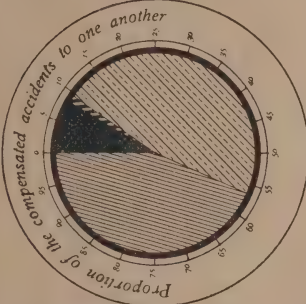
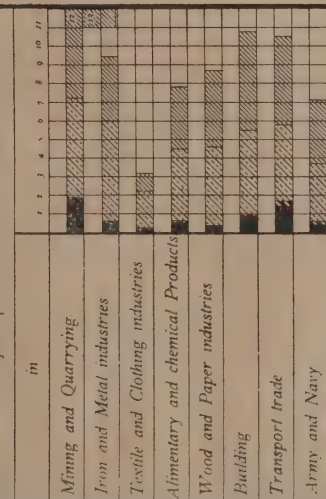
The Invalidity and Old Age Insurance

— established January 1, 1891, by Imperial Law of June 22, 1889 —

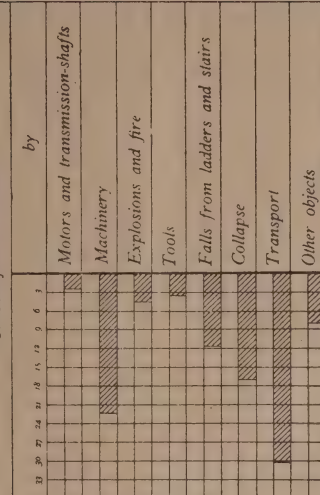
comprises the working people of all trades in territorial organization (differing from Accident and Sickness Insurance restricted to branches of trade) and promises, when in state of permanence (see Section II and p. 26), on every 100 Insured, 1 Old Age and 1 Invalidity Pensioners i. e. out of 500 000 000 population to about 1 500 000 Persons the benefit of 330 000 000 Marks Annuities.

INDUSTRIAL ACCIDENT STATISTICS, 1902.

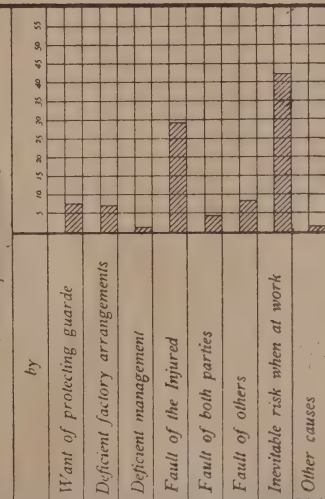
Injuries per 1000 Persons Insured



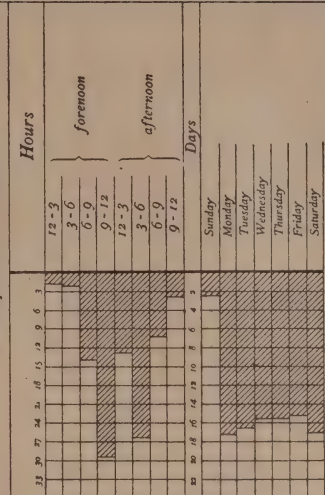
Of 100 injuries are caused:



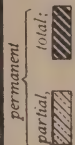
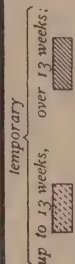
Of 100 injuries are caused:



Of 100 injuries have occurred at:



Injuries causing disability:



Death.



I. Sick Insurance.

Appendix: The Workmen's Insurance

	Form of the provision made	Its Extent	Its Organisation
1. Germany.	Compulsory Ins. for: (Imp. Law of $\frac{15/6/83}{10/4/92}$) Voluntary Ins. for: (by special rules) Statistics (1898):	{ workmen and employees (with yearly salaries up to 2 000 Marks) { engaged in Trade and Commerce. By spec. rules for: Agriculture and Home Industry. { persons not obliged to insure { (with yearly earnings up to 2 000 Marks). Population 54.3 mill. — Wage workers 14 mill.	Local Sick Clubs (based on mutuality and self-administration). Besides: Free sick clubs: 22 997 Sick Clubs — 9.2 m. members.
2. Austria.	Comp. I. ($\frac{L. of}{30/3/88}$) for: Vol. I. ($\frac{30/3/88}$) for: Statistics (1896):	workmen and employees engaged in Trade, Agriculture and Home Industry. Population 25 mill. — Wage workers 9.5 mill.	as No. 1. 3 200 Sick Clubs — 2.3 m. members.
3. Hungary.	Comp. I. ($\frac{L. of}{14/4/91}$) for: Vol. I. ($\frac{14/4/91}$) for: Statistics (1896):	persons engaged in Trade { with yearly earnings up to 2 000 M. Agriculture, Home Industrie and others. Population 18 mill. — Wage workers 7.5 mill.	as No. 1. 418 Sick Clubs — 0.6 m. members.
4. Italy.	Voluntary Ins. for: (Law of 15/4/86.) Statistics (1895):	working people of all callings. Population 31.6 mill. — Wage workers 9 mill.	Registered Friendly Societies: Free 6 725 Fr. Soc. — 1 m. members.
5. France.	Voluntary Insurance. (Law of $\frac{15/7/50}{1/4/98}$) Statistics (1895):	as No. 4. Population 38.3 mill. — Wage workers 9.5 mill.	as No. 4. 10 588 Fr. Soc. — 1.6 mill. members
	Compulsory Ins. for: (Law of 29/6/94)	Miners (up to 2 000 M. yearly wages).	190 Sick Clubs — 155 000 members.
6. Belgium.	Voluntary Insurance. (Law of $\frac{3/4/51}{23/6/94}$) Statistics (1895):	as No. 4. Population 6.5 mill. — Wage workers 2 mill.	as No. 4. 928 Fr. Soc. — 136 000 members.
7. England.	Voluntary Insurance. (Law of $\frac{1875}{7/8/96}$; U. K.)	as No. 4. Population 40 mill. — Wage workers 13 mill.	as No. 4. 25 000 Fr. Soc. — 4.5 m. members:
8. Norway.	Voluntary Insurance (Compulsory Ins. planed since 1890.)	as No. 4. Population 2 mill. — Wage workers 0.4 mill.	Free Sick Clubs. (1885: 230 S. C. — 45 000 members.
9. Sweden.	Voluntary Insurance. (Law of 30/10/91.)	as No. 4. Population 5 mill. — Wage workers 0.8 mill.	as No. 4. (1885: cr. 1 000 S. C. — 140 000 mem. 1895: 572 reg. S. C. — 75 000 mem.
10. Denmark.	Voluntary Insurance. (Law of 12/4/92.)	as No. 4. Population 2.3 mill. — Wage workers 0.3 mill.	as No. 4. (1885: cr. 1 000 S. C. — 164 000 mem. 1895: 628 reg. S. C. — 154 882 mem.
11. Finland.	Voluntary Insurance. (Order of 2/9/97.)	as No. 4. Population 3 mill. — Wage workers 0.5 mill.	as No. 4. (1889: 85 S. C. — 15 543 members.
12. Switzerland.	Compulsory Ins. for: (Law of 5/10/99, not yet in force.) Voluntary Ins. for:	working people of all callings (up to 1800 M.). By spec. rules for { Occasional workers, { Home-industrials. persons not under compulsion. Population 3 mill. — Wage workers 0.7 mill.	Oblig. { Sick Clubs } as No. 1. Free { } as No. 4. (1886: 1 200 S. C. — 200 000 members.

*) For details see: „The Workmen's Insurance abroad“

in Germany and abroad.*)

I. Sick Insurance.

Contributions to be paid	Benefits secured	Settlement of disputes	
Employers $\frac{1}{3}$ } in % Employed $\frac{2}{3}$ } on wages. without employers' participat.	a) Med. treatment and sick-pay (50% of average daily wages) or: free hospital and $\frac{1}{2}$ sick-pay for } for 13 weeks, the family b) The same for childbed (4 weeks), c) Burial = 20 times daily wages. Extension of these minimum reliefs by spec. rules.	Free. (Supervising Magistracy.)	Germany. 1.
158 m. M. (per pers. insur. 17 M.). as No. 1.	137 m. M. (per sick person 42 M., per day 2.5 M.).		
33.3 m. M. (per pers. ins. 14.5 M.). as No. 1.	as No. 1, } term of relief: 20 weeks. but } sick-pay: 60% of ord. daily wages. 29.7 m. M. (per sick person 23 M., per day 1.35 M.).	as No. 1. (Arbitration Court.)	Austria. 2.
6.3 m. M. (per pers. ins. 10.5 M.). with } privileges (state subsidy). without } 7.5 m. M. (per head 7.5 M.)	as No. 1, } term of relief: 20 weeks. but } sick-pay: 50%, up to 1.70 M. per day. 5.3 m. M. (per sick person 20 M., per day 1.20 M.).	as No. 1. (Arbitration Court.)	Hungary. 3.
as No. 4.	According to } only sick-pay and funeral exp., the rules, most } not doctor or hospital free. 4 m. M. (per head 4 M.).	—	Italy. 4.
as No. 4.	as No. 4.	—	
20 mill. M. (per head 12.5 M.). as No. 1.	12.5 m. M. (per sick person 40 M., per day 2.25 M.). as No. 4.		France. 5.
as No. 4.	as No. 4.	—	
1.1 mill. M. (per head 8 M.). as No. 4.	1.6 m. M. (per sick person 36 M., per day 2 M.). as No. 4.	—	Belgium. 6.
only half of them workmen. as No. 4.	No official Statistics! as No. 4.	—	England. 7.
Average: per head 7.75 M.; as No. 4.	per head 7.50 M., per day 1.25 M.) as No. 4.	—	Norway. 8.
Average: per head $\frac{6.75}{8.50}$ M.; as No. 4.	per head $\frac{7.00}{8.00}$ M., per day $\frac{1.20}{1.50}$ M.) as No. 4.	—	Sweden. 9.
Average: per head $\frac{7.50}{7.00}$ M.; as No. 4.	per head $\frac{7.00}{8.00}$ M., per day $\frac{1.20}{1.50}$ M.) as No. 4.	—	Denmark. 10.
Average: per head 5.85 M.;	per head 6.50 M., per day 1.65 M.)	—	Finland. 11.
Employers $\frac{1}{2}$ } in % Employed $\frac{1}{2}$ } on wages.	as No. 1, } term of relief: 1 year, but } sick-pay: 60% of aver. wages, childbed: 4 weeks, burial: 16—32 M.	Free. (Arbitration Court, Federal Insurance Court.)	Switzerland. 12.
Average: per head 10 M.;	per sick person 27.60 M., per day 1.30 M.)		

by Dr. Zacher, Vol. I—XII, Berlin 1900 (published by A. Troschel).

II. Accident Insurance.

The Workmen's Insurance

	Form of the provision made	Its Extent	Its Organisation
1. Germany.	<p>Compulsory Ins. for: (Imp. L. of 1884—1887.)</p> <p>By special rules for:</p> <p>Voluntary Ins. for:</p> <p>Statistics (1898):</p>	<p>{ workmen and employees (with yearly salaries up to 2000 Marks) engaged in Trade and Agriculture.</p> <p>{ employees with salaries above 2000 M. small employers (building trade, agriculture).</p> <p>the employers and persons not under compuls.</p> <p>Population 54.3 mill. — Wage workers 14 mill.</p>	<p>Professional Associations (based on mutuality and self-adm.)</p> <p>Besides: { Special organs for public works.</p> <p>113 Associat. & { 5.1 mill. works. 16.7 m. persons.</p>
2. Austria.	<p>Compulsory Ins. for: (L. of $\frac{28}{12}$ 87 and $\frac{20}{7}$ 94.)</p> <p>Voluntary Ins. for:</p> <p>Statistics (1896):</p>	<p>{ workmen and employees (up to 2000 M. yearly earnings) engaged in Trade (incl. agricultural machinery).</p> <p>employers and persons not liable to insure (up to 2000 Marks yearly).</p> <p>Population 25 mill. — Wage workers 9.5 mill.</p>	<p>Territorial Insurance Institutions.</p> <p>Besides: { Profess. Association for State Railways.</p> <p>7 Institutions & { 224 307 works. 1.9 m. persons.</p>
3. Hungary.	No Insurance.	<p>Reform proposed since 1891 to introduce the accident insurance for the</p> <p>Population 18 mill. — Wage workers 7.5 mill.</p>	
4. Italy.	<p>Compulsory Ins. for: (Law of 17/3/98.)</p>	<p>{ workmen and employees (with salaries to 1700 M.) engaged in Trade.</p> <p>Population 31.6 mill. — Wage workers 9 mill.</p>	<p>State or private Institutions at employer's choice.</p> <p>ca. 1.5 mill. insured persons.</p>
5. France.	<p>Voluntary Insur. for: (Law of 9/4/98.)</p> <p>Compuls. Ins. for: (Law of 21/4/98.)</p>	<p>{ workmen and employees (up to 2400 M. yearly) engaged in Trade (incl. agricultural machinery).</p> <p>Seamen.</p> <p>Population 38.3 mill. — Wage workers 9.5 mill.</p>	<p>as No. 4.</p> <p>State institution.</p>
6. Belgium.	<p>No Insurance.</p> <p>Compuls. Ins. for: (Law of 28/3/68.)</p>	<p>Reform proposed since 1891 to introduce the accident insurance for the</p> <p>Miners (ca. 120 000).</p> <p>Population 6.5 mill. — Wage workers 2 mill.</p>	<p>Relief Clubs { with workmen's participation.</p>

(Continued on

in Germany and abroad.

II. Accident Insurance.

Contributions to be paid	Benefits secured	Settlement of disputes	
The year's outlay assessed on the employers, according to wages and risks.	<p>a) Free med. treatment and pension (up to 66$\frac{2}{3}$% of years' earnings) or: (14th week free hospital with relief to family (after the (up to 60% of years' earnings) accident,</p> <p>b) Burial = 20 times daily wages and pension to survivors (up to 60%).</p> <p>All accidents are compensated (unless intentional on workman's part).</p>	Free. Arbitration Court, Imp. Insurance Department (with equal representation of employers and employed)	Germany. 1.
75 m. M. (per Insured 4.5 M.).	71.7 m. M. (paid to 433,485 Injured, $\frac{40,965 \text{ widows}}{72,061 \text{ children}} \frac{2,515 \text{ parents}}{}$) of killed men &).		
Premiums { Employers: 90% Employed: 10% according to wages and risks.	<p>a) Only accident pension (up to 60%) from the 5th week,</p> <p>b) Burial up to 42 M. and pension to survivors (up to 50%).</p> <p>All accidents are compensated (<i>as No. 1</i>).</p>	Free. Arbitration Court only.	Austria. 2.
12.8 m. M. (per Insured 6.5 M.).	5.4 m. M. (paid to 27,144 Injured, $\frac{2,517 \text{ Widows}}{4,325 \text{ Children}}$, 382 Parents).		
Industry (see "The workmen's insurance abroad", vol. VIII, p. 105 foll.).		—	Hungary. 3.
Employers only.	<p>a) For injured: sick-pay up to 50% of daily wages from 6th day,</p> <p>b) For invalids: lump sum up to 5 times the yearly earnings or annuity,</p> <p>c) For survivors: lump sum as above,</p> <p>d) First med. assistance.</p> <p>All accidents are compensated (<i>as No. 1</i>).</p>	Arbitration Court (up to 160 M.), otherwise the ord. Court (reduced costs).	Italy. 4.
(Average: per Insured 6.5 M.).			
<i>as No. 4.</i>	<p>a) For injured: sick-pay up to 50% of daily wages from 5th day,</p> <p>b) For invalids: pension up to 66$\frac{2}{3}$% of yearly earnings,</p> <p>c) For survivors: pension up to 60%,</p> <p>d) Medical and funeral expenses.</p> <p>In case of $\frac{\text{intention}}{\text{negligence}}$ of the Injured $\frac{\text{no}}{\text{less}}$ compensation!</p> <p>{ Invalids' pension (160—240 M.) } Sick-pay for Injured { Survivors' " (150—200 M.) } up to 6 months.</p>	Justice of the peace (for a and d) otherwise the ord. Court (summarily).	France. 5.
Employers each 1/2. Employed		Commission.	
Industry (see "The workmen's insurance abroad", vol. XII, p. 21 foll.).		—	Belgium. 6.
Employers, Employed, State and Province.	According to the rules.		

the next page.)

II. Accident Insurance.

The Workmen's Insurance

	Form of the provision made	Its Extent	Its Organisation
7. England (U. K.).	Voluntary Insur. for: (Law of 6/8/97.)	{ workmen and employees (up to 2 000 M. yearly) engaged in Trade. Population 40 mill. — Wage workers 13 mill.	as No. 4.
8. Norway.	Compulsory Ins. for: (Law of 23/7/94.)	{ workmen and employees (up to 1 200 M. yearly) engaged in Trade. Population 2 mill. — Wage workers 0.4 mill.	State Institution.
9. Sweden.	No Insurance.	Reform proposed since 1888 to introduce compulsory insurance for all	
10. Denmark.	Voluntary Ins. for: (Law of 7/1/98.)	{ workmen and employees (up to 2 700 M. yearly) engaged in Trade. Population 2.3 mill. — Wage workers 0.3 mill.	as No. 4.
11. Finland.	Compulsory Ins. for: (Law of 5/12/95.)	workmen engaged in Trade (up to 600 M. yearly). Population 3 mill. — Wage workers 0.5 mill.	as No. 4.
12. Switzerland.	Compulsory Insurance (Law of 5/10/99, see I. 12). Voluntary Ins. for:	as with Sick Insurance (see I. 12). the employers. Population 3 mill. — Wage workers 0.7 mill.	State Institution.

Contributions to be paid	Benefits secured	Settlement of disputes	
as No. 4	a) Only accident pension (up to 50% of the wages) from the 3 ^d week or a lump sum, b) To survivors 3 times yearly wages, or, if none: funeral expenses up to 200 M. No compensation in case of „serious and wilful misconduct“ of the Injured!	Arbitration Court, or the ordinary Court (reduced costs).	England (U. K.) 7.
Employers' premiums according to wages and risks.	a) Freed. treatment and pension from the (up to 60% of wages) or: free hospital with relief to family { 5 th week (up to 50% of wages) } after the accident, b) Burial = 50 M. and pension to survivors (up to 50%). No compensation in case of { intentional injury / invalidity under 5%}.	Free. (Commission).	Norway. 8.
wage-workers (see »The workmen's insurance abroad«, vol. II, p. 3 foll.).		—	Sweden. 9.
as No. 4	a) For Injured: sick-pay up to 60% of daily wages from the 14 th week, b) For Invalids: lump sum up to 6 times yearly earnings, c) For Survivors: lump sum up to 4 times yearly earnings and funeral expenses = 50 M. No compensation in case of $\frac{\text{intention}}{\text{negligence}}$ of the Injured!	Workmen's Insurance Council.	Denmark. 10.
as No. 4	a) For Injured: sick-pay up to 60% of daily wages or: free hospital with relief to family (40%) } 7 th day, b) For Invalids: pension up to 60% of yearly wages, c) For Survivors: pens. up to 40% of yearly wages. No compensation in case of $\frac{\text{intention}}{\text{negligence}}$ of the Injured!	Ordinary Court.	Finland. 11.
Premiums { Employers: 75% { Employed : 25% State subsidy (1/5 of the whole).	a) For Injur.: med. relief and sick-pay or: { from the free hospital with relief to family } 6 th week (see I, 12), b) For Invalids: pens. up to 60% of yearly earnings, c) For Survivors: pension (up to 50%) and funeral expenses (up to 32 M.) No compensation in case of $\frac{\text{intention}}{\text{negligence}}$ of the Injured!	Free. (Federal Insurance Court.)	Switzerland. 12.

III. Invalid Insurance.

The Workmen's Insurance

	Form of the provision made	Its Extent	Its Organisation
1. Germany.	Compulsory Ins. for: (Imp. Law of $\frac{22/6/89}{13/7/99}$) Voluntary Ins. for: Statistics (1898):	$\left\{ \begin{array}{l} \text{all wage-workers and employees (with} \\ \text{salaries up to 2000 Marks);} \\ \text{small masters and home-industrials (by order} \\ \text{of Bundesrath).} \end{array} \right.$ workmen, employees, small masters $\left\{ \begin{array}{l} \text{not obliged} \\ \text{to insure.} \end{array} \right.$ Population 54.3 mill. — Wage workers 14 mill.	Territorial Insurance Institutions (based on mutuality and self-administration). Besides: Special organs for Railways and Mines. 40 Instit. — 12.6 mill. pers. ins.
2. Austria.	No Insurance. Comp. Ins. only for:	Reform proposed since 1891 to introduce compulsory insurance as No. 1. Miners (150000). Population 25 mill. — Wage workers 9.5 mill.	Miners' Relief Funds.
3. Hungary.	No Insurance.	—	—
4. Italy.	Voluntary Insur. for: (Law of 17/7/98.)	all wage-workers. Population 31.6 mill. — Wage workers 9 mill.	State Institution.
5. France.	Voluntary Insur. for: (Law of $\frac{18/6/50}{20/7/86}$) Comp. $\left\{ \begin{array}{l} \text{L. of 11/4/81 f.} \\ \text{Insur. L. of 29/6/94 f.} \end{array} \right.$	all citizens. Population 38 mill. — Wage workers 9.5 mill. Reform proposed since 1891 to introduce a (partly) compulsory insurance Seamen. Miners (up to 2000 M. yearly earnings). *	State Institution. 1896 $\left\{ \begin{array}{l} \text{200 000 Old age pensions,} \\ \text{Average: 130 M.} \end{array} \right.$ State Institution. Miners' Pension Funds.
6. Belgium.	Voluntary Insurance. (Law of $\frac{8/5/50}{16/3/65}$) Compuls. Ins. for: (Law of 28/3/68.)	as No. 5. Reform proposed since 1895 in order to introduce compulsory insurance Miners (see II, 6).	as No. 5. Miners Relief Clubs (s. II, 6).
7. England.	Voluntary Insurance. (Law of $\frac{1882}{7/8/96}$; U.K.)	as No. 5 (see also II, 7). Reform proposed since 1885 to introduce compulsory insurance or old age	
8. Norway.	No Insurance.	Reform proposed since 1890 to introduce compulsory insurance (see «The	
9. Sweden.	No Insurance.	Reform proposed since 1891 to introduce compulsory insurance (see «The	
10. Denmark.	No Insurance, but:	Provision for needy people (over 60 years old)	by the State (Law of 9/4/91).
11. Finland.	Voluntary Insur. for:	all persons working for wages.	Local Pension Funds.
12. Switzerland.	No Insurance, only:	Pensions Funds for those engaged on railways and steamers (Law of 28/6/89).	

in Germany and abroad.

III. Invalid Insurance.

Contributions to be paid	Benefits secured	Settlement of disputes	
Equal premium by employers, employed, and State subs. (50 M. per annuity).	a) Invalid pension for invalids (after 200 contributory weeks), b) Old age pension for septuagenaries (after 1200 contributory weeks), c) Free cure with relief to family in order to prevent invalidity, d) Reimbursement of contributions in case of death or marriage (before pension obtainable).	Free. Arbitration Court, Imp. Insurance Department (with equal representation of employers and employed).	Germany. 1.
118 mill. M. (per pers. ins. 11 M.).	69 mill. M. (per Invalid P. 130 M.; per Cure 200 M.)		
(see »The workmen's insurance abroad«, vol. VII, p. 43 foll.).			
Equal shares by employers, employed.	a) Invalid pens. (at least 170 M. f. men, 85 M. f. women), b) Wid. and Orphans' pens. (up to $\frac{3}{4}$ of the Inv. pens).	Arbitration Court.	Austria. 2.
—	—	—	Hungary. 3.
Premiums of the Insured (at least 5 M., at most 80 M. yearl.), State subs. (up to 10 M. per head).	a) Invalid pension for invalids (after 5 contrib. years), b) Old age pens. for sexagen. (after 25 contrib. years), c) Reimbursement of contrib. in case of death.	—	Italy. 4.
Premiums of the Insured (at least 0.80, at most 400 M. yearl.), State subs. (up to $\frac{1}{6}$ of the pens.).	a) Old age pension from the 50 th year, up to 1000 M. b) Invalid pension for earlier infirmity ¹ yearly, c) Reimbursement of contrib. in case of death.	—	France. 5.
(see »The workmen's insurance abroad«, vol. IV, p. 47 foll.).			
Contr. of the Insured, State subs.	Invalid pension from the 50 th year (widows = $\frac{1}{2}$)	Commission.	
Equal shares by employers, employed.	Pension from the 55 th year.		
(see »The workmen's insurance abroad«, vol. XII, p. 12 foll.).			
Employers, Employed, State and Province.	a) Old age pension (after 30—35 years of service), b) Relief for widows and orphans.	Commission.	Belgium. 6.
Premiums of the Insured.	Annuities up to 2000 Marks. (1865—1890: 21000 Pensions; average 350 M.).	—	England. 7.
pensions by the state (see: »The workmen's insurance abroad«, vol. V, p. 29 foll.).		—	Norway. 8.
workmen's insurance abroad«, vol. III, p. 75 foll.).		—	Sweden. 9.
workmen's insurance«, vol. II, p. 7 foll.).		—	Denmark. 10.
State and Parish (each one half).	According to the need of the party.	Local magistracy.	
According to the rules (State supervision).		—	Finland. 11.
as No. 11.		—	Switzerland. 12.



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Officially compiled

by

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